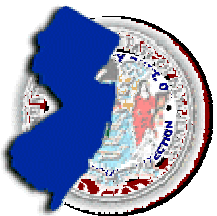


# State Support for Communities through the Community Assistance Program

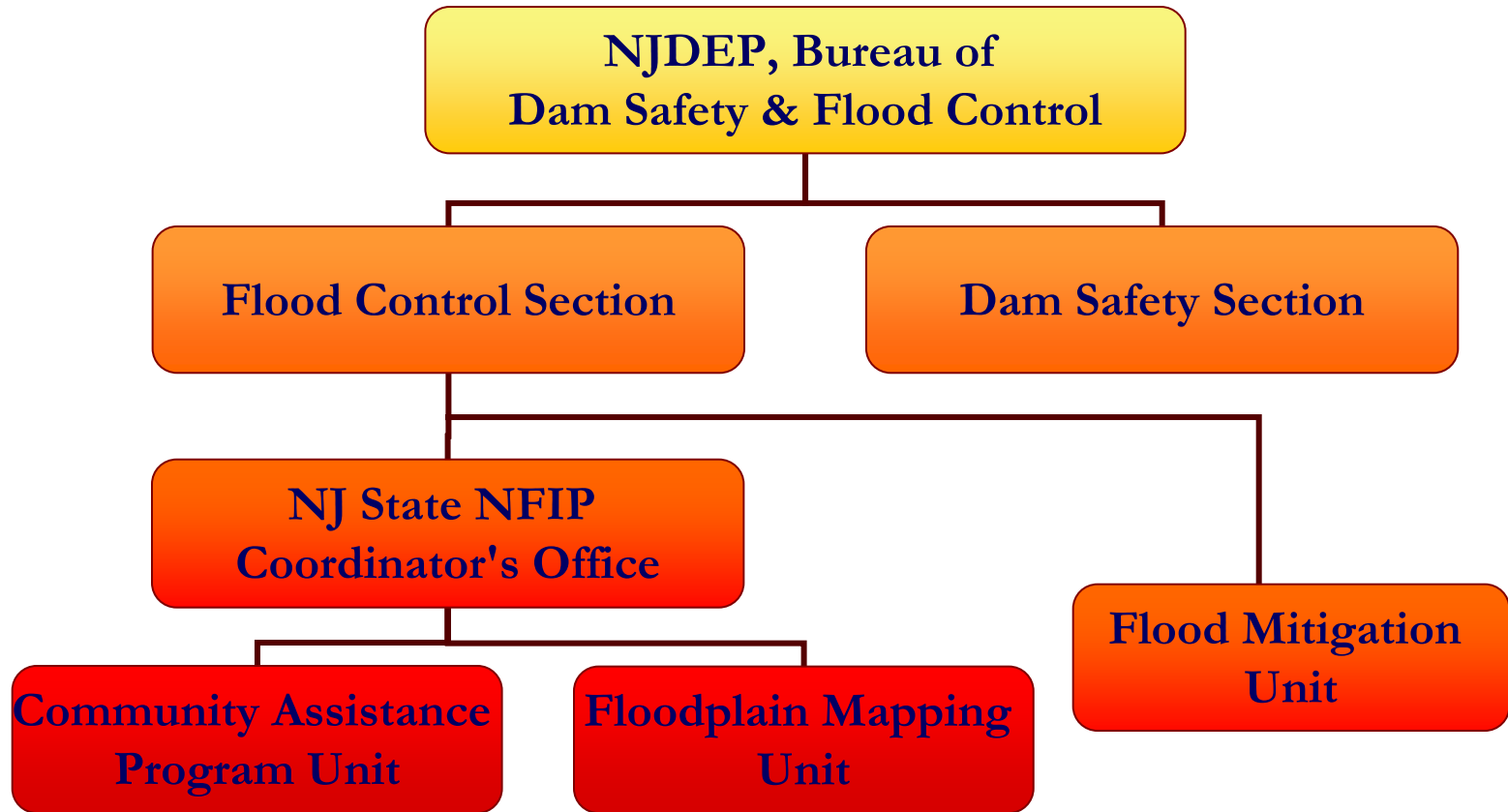


Joseph Ruggeri, P.E., CFM  
NJ State NFIP Coordinators Office

2008 NJ State League of Municipalities  
Atlantic City, NJ

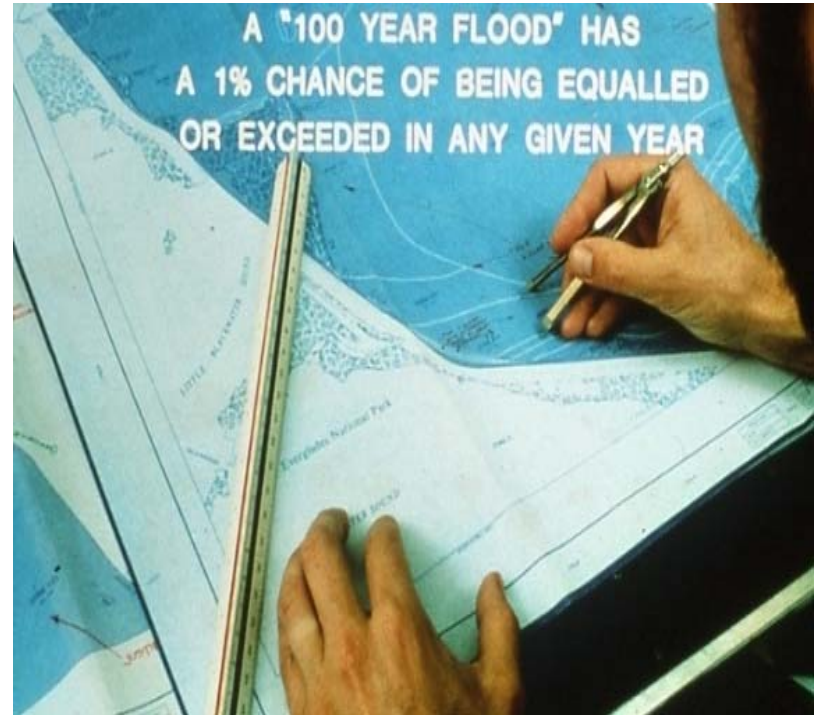


# Organizational Structure



# Role of the NJ State NFIP Coordinator

FEMA CFR 44 encourages states to demonstrate a commitment to the minimum floodplain management criteria under the NFIP by designating an agency of State government to be responsible for the coordination of floodplain management throughout the state.

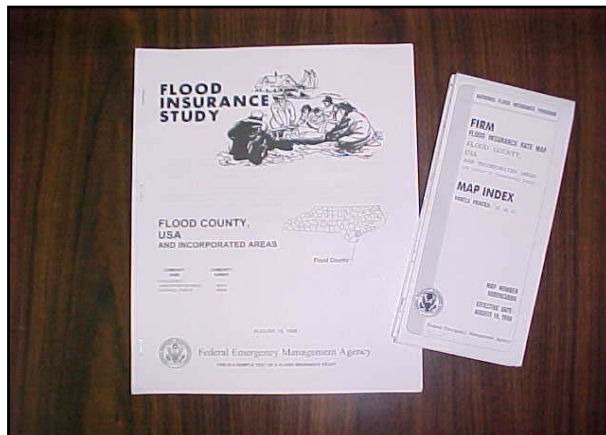


John H. Moyle, P.E., NJ State NFIP Coordinator



# Role of the Floodplain Mapping Unit

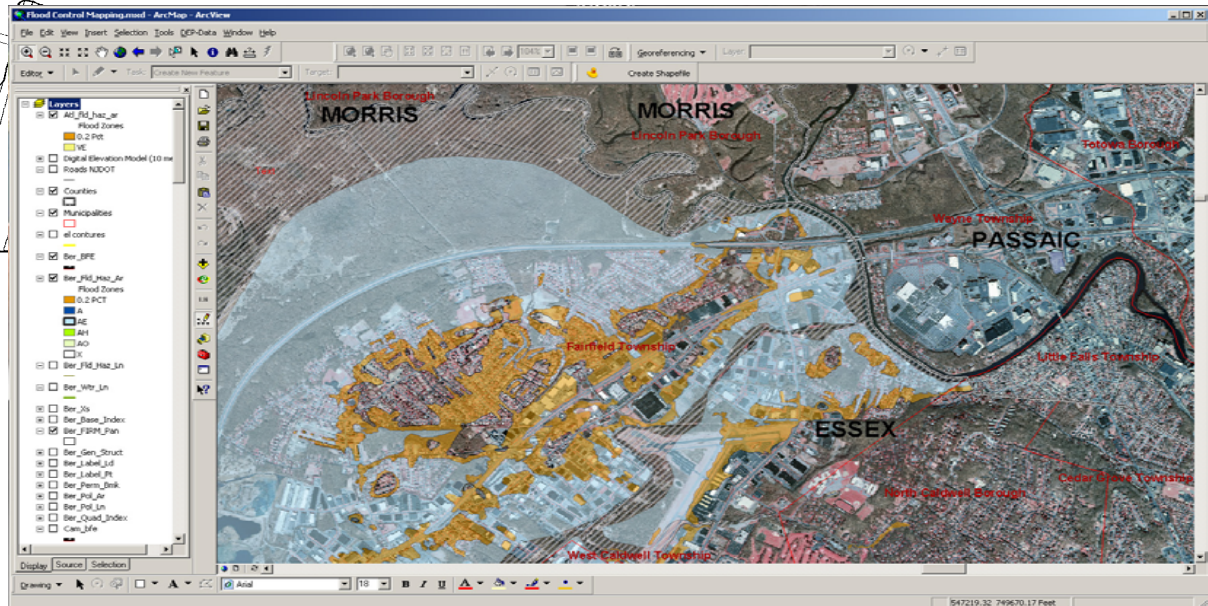
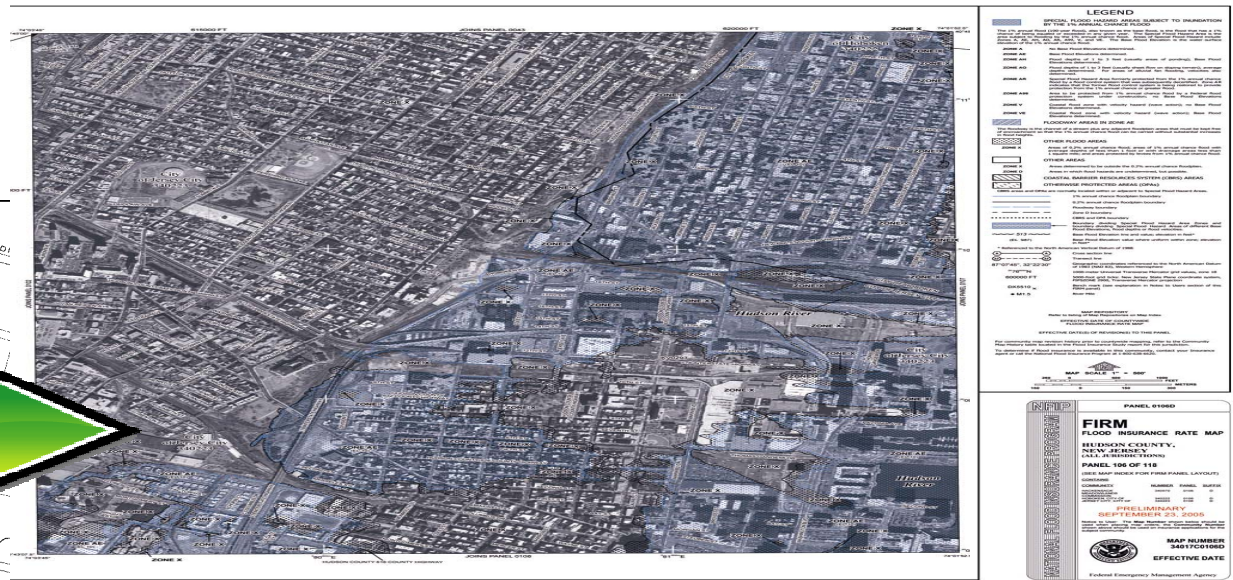
- Work with FEMA on Map Modernization Goals & Initiatives
  - Technical Information of riverine & coastal floodprone areas
  - Scoping meeting, final CCO meetings, outreach
  - Assist in preparation & review of Countywide DFIRM and FIS
- Maintain NJ Adopted Floodplain Map & Profile Library
  - 100-year+25% NJFHADF & 0.2 foot floodway rise
  - Computerized Geo-referenced NJ map inventory



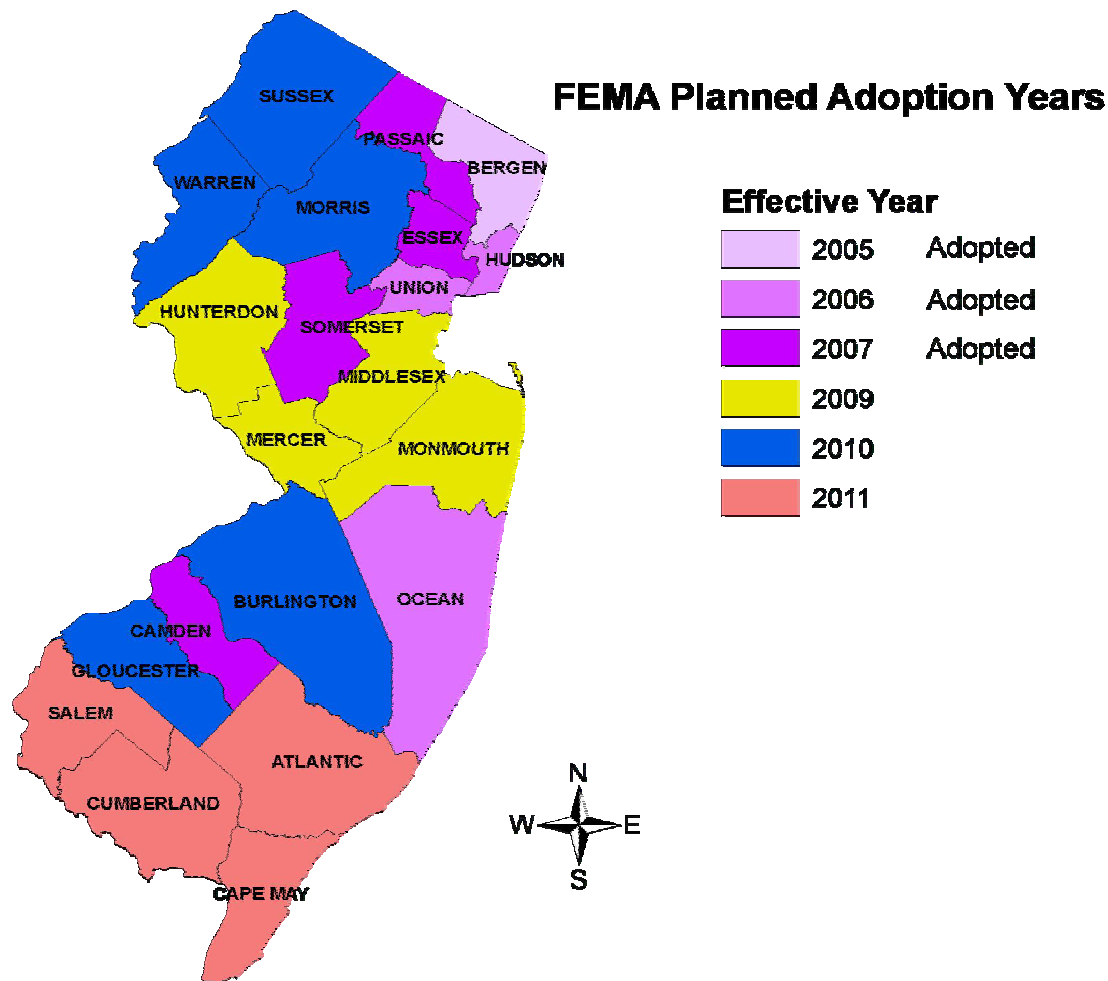
Countywide  
DFIRM & FIS



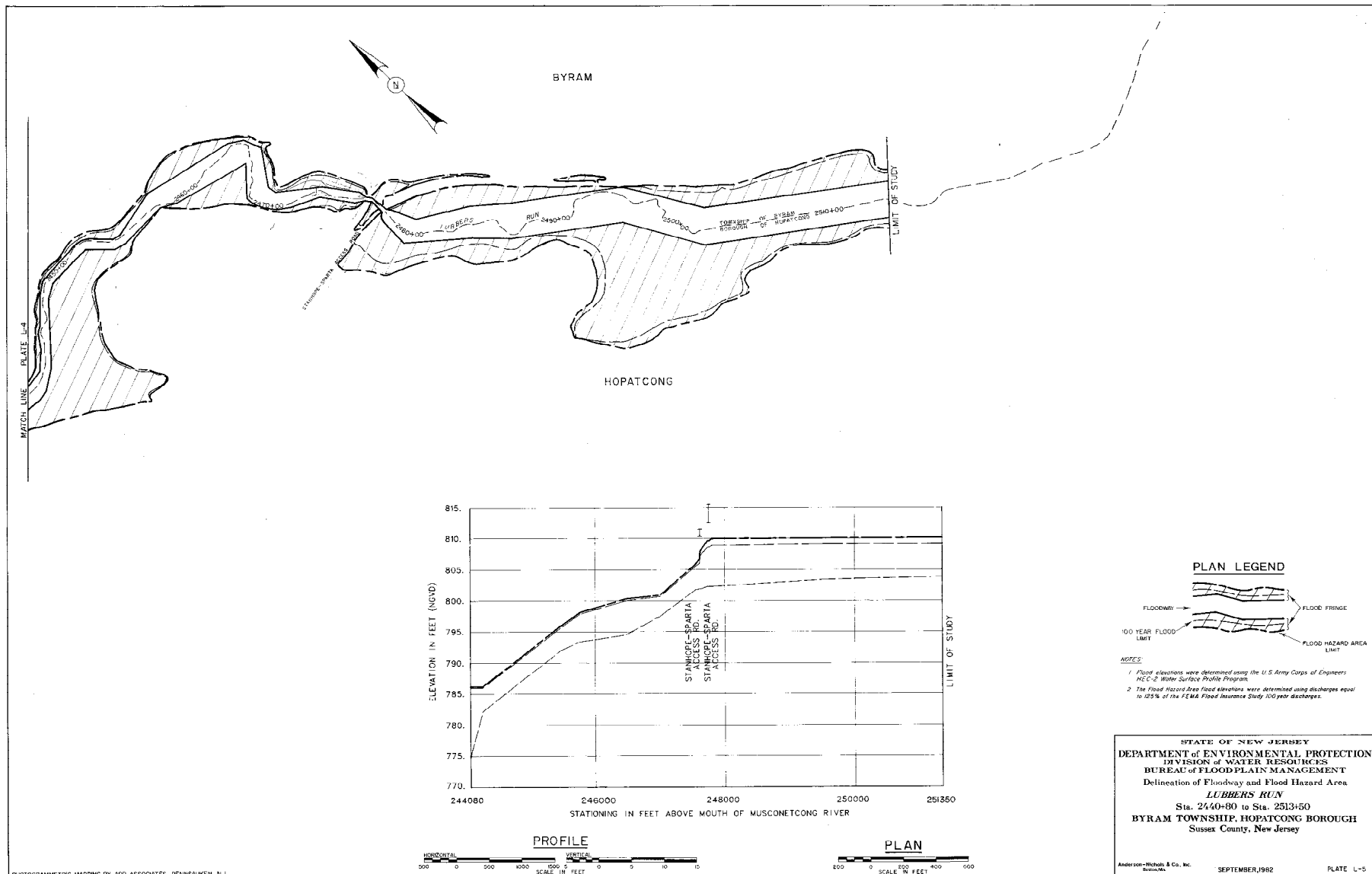




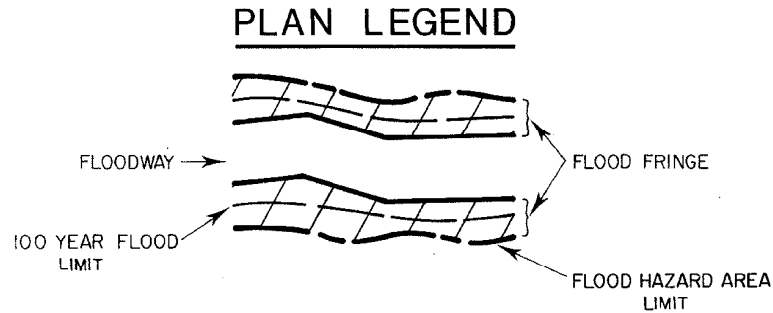
# NJ Map Modernization Schedule



# NJ Flood Hazard Area Map and Profile



# NJ Flood Hazard Area Maps in New Jersey



NOTES:

1. Flood elevations were determined using the U.S. Army Corps of Engineers HEC-2 Water Surface Profile Program.
2. The Flood Hazard Area flood elevations were determined using discharges equal to 125% of the FEMA Flood Insurance Study 100 year discharges.

STATE OF NEW JERSEY  
DEPARTMENT of ENVIRONMENTAL PROTECTION  
DIVISION of WATER RESOURCES  
BUREAU of FLOODPLAIN MANAGEMENT  
Delineation of Floodway and Flood Hazard Area  
**LUBBERS RUN**  
Sta. 2440+80 to Sta. 2513+50  
BYRAM TOWNSHIP, HOPATCONG BOROUGH  
Sussex County, New Jersey

Anderson-Nichols & Co., Inc.  
Boston, Ma.

SEPTEMBER, 1982

PLATE L-5

NJ State Flood Hazard  
Area flood elevations are  
determined using  
discharges equal to 125%  
of the FEMA FIS 100-  
year discharge





# Role of Community Assistance Program Unit

- Community Assistance Visits & Community Assistance Contacts
- Local Flood Damage Prevention Ordinance Assistance
- Coordination with other State Programs & Agencies
- Assistance to Communities in Responding to Disasters
- Assistance to Communities to Join the NFIP & CRS Program
- Promote Education of Local Floodplain Administrators



# What is a CAV & a CAC?

An evaluation and review between the NJ State NFIP Coordinators Office (and FEMA RII) and local officials on how well the community is enforcing their Local Flood Damage Prevention Ordinance. A Community Assistance Visit (CAV) is much more in depth than a Community Assistance Contact (CAC).



# Community Assistance Contact (CAC)

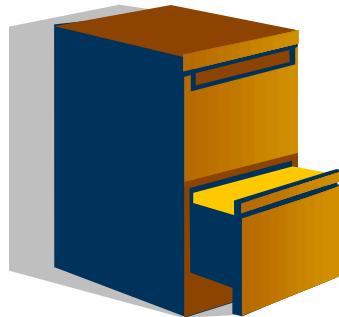
- Can consist of a telephone call or brief visit.
- Is less comprehensive than a CAV.
- Can be used as a screening tool to see if the more resource-intensive CAV is necessary.
- Can be used to establish or re-establish contact
- Can be used to determine if floodplain management issues exist.



# Community Assistance Visit (CAV)

A Formal Meeting with the Local Floodplain Administrator and other community officials.

- Give details about the purpose of the call and the meeting.
- Inform the community officials that we will be viewing the floodplain area.
- Schedule sufficient time in the meeting to review and/or inspect files, answer questions, resolve issues, and provide solutions to problems.



# Community Assistance Visit (CAV)

Inform all local officials who need to be present at the meeting

- Elected Official
- Floodplain Administrator
- Building Official
- Planning & Zoning

**ANYONE INVOLVED  
WITH REVIEWING ,  
ISSUING,  
APPROVING, OR  
DENYING A  
DEVELOPMENT  
PERMIT**





# Community Assistance Visit (CAV)

- Make field observations – floodplain survey
- Observe new development and/or obstructions
- Review permit files, variance files, NFIP biennial reports, elevation certificates, submit-to-rate, previous CAV & CAC reports, substantial damage claims, policies in force, local hazard mitigation plans, citizen complaints, FEMA LOMC
- Identify issues and problems and offer assistance to correct program deficiencies and/or remedy possible violations



# CAV - Check SFHA for Construction

- New construction or substantial improvements
- Structures with noncompliant enclosed areas
- Structures below BFE
- Non-residential structures below BFE
- Absent or incorrectly-placed openings
- Basements in LOMR-F areas
- Encroachment in floodway
- Inadequate drainage in new subdivisions
- Altered water courses with inadequate carrying capacity



# CAV - Key Purposes

- #1 To ensure NFIP participating communities are achieving the flood loss reduction objectives of the program.
- #2 To provide technical assistance to communities and therefore identify, prevent, and resolve floodplain management issues before they develop into enforcement actions.
- #3 To establish a working relationship with NFIP communities and awareness of the NFIP requirements.

“TO REDUCE THE LOSS  
OF LIFE AND PROPERTY  
DUE TO FLOODING”



Photo Courtesy of DRBC



# To CAV or not to CAV

Ideally a participating NFIP community should be contacted at least once per year.

- Impossible – too many (546 NFIP participating communities in NJ)
- Depends on State/FEMA staff, funding levels, and other resources and demands
- Depends on local staff turnover
- Every 5 years is rule of thumb

“Because of the comprehensive nature of the CAV, priority visits should be scheduled in communities where floodplain management problems and issues are known or suspected.”



# Local Flood Damage Prevention Ordinance Assistance

Why maintain a LFDP Ordinance?

Community Remains in Good Standing with the NFIP:

A voluntary program based on a mutual agreement between the Federal government and the local community: In exchange for adopting and enforcing a Flood Damage Prevention Ordinance, Federally-backed flood insurance is made available to property owners throughout the community.





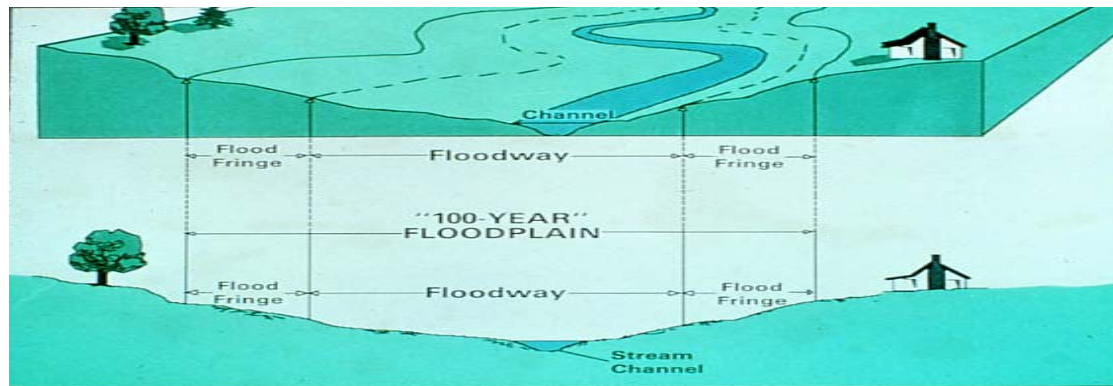
# State Assistance – LFDP Ordinance Adoption

- Recommend Appropriate Ordinance Type
- Provide Model Ordinance
  - Electronically via e-mail or website
  - Hardcopy format via snail mail
- Review & Comment on Draft Ordinance
  - Updated FIS and FIRM Panel #'s
  - Local Floodplain Administer Designation
  - Updated Map Effective Date
  - Appeal Board Designation
  - Penalties for Noncompliance
- Track & Report Progress to FEMA RII
- Enter Adopted Ordinance into FEMA CIS



# NJ Flood Damage Prevention Model Ordinances

<u>Model Type</u>	<u>1% annual chance flooding</u>	<u>BFEs</u>	<u>Floodways</u>	<u>V zones</u>
A	no	no	no	no
B	yes	no	no	no
C	yes	yes	no	no
D	yes	yes	yes	no
E	yes	yes	no	yes
D&E	yes	yes	yes	yes



# Coordination with other State Programs & Agencies

NJ State Police, Office of Emergency Management (NJSP-OEM)



- FEMA Mitigation Grant Programs (HMGP, PDM, FMA, RFC, SRL)
- State Hazard Mitigation Team

NJDEP

- Land Use Regulation (freshwater wetlands, flood hazard area control, coastal area permits)
- Green Acres Program (Blue Acres)
- Stormwater Management
- Dam Safety

NJ Highland Council

NJ Pinelands Commission



# Assistance to Communities in Responding to Disasters

In the event of a flooding disaster:

- Work with NJSP-OEM & FEMA to provide NFIP related support and assistance during and immediately following a disaster.
- Perform and assist with community visits in impacted communities.
- Provide support to FEMA as needed in damage assessment, collection and documentation of high water marks, and community outreach.



# Assistance in Joining the NFIP CRS Program

The Community Rating System (CRS) Program rewards communities with insurance discounts based on implementation of local mitigation, outreach & educational activities that go beyond the minimum NFIP requirements.

A clean CAV is a prerequisite for CRS.

57 Communities in NJ participate in the CRS Program.

Avalon Borough & Bedminster Township are Class 6 communities.

Credit Points	CRS Class	Premium Discount
4,500+	1	45%
4,000-4,499	2	40%
3,500-3,999	3	35%
3,000-3,499	4	30%
2,500-2,999	5	25%
2,000-2,499	6	20%
1,500-1,999	7	15%
1,000-1,499	8	10%
500-999	9	5%
0-499	10	0





# Promote Education of Local Floodplain Administrators

- Ensure LFPA understands their roles and responsibilities
- Support CFM designation through ASFPM
- Support training and education
  - NFIP Coordinators Office
  - FEMA ([www.FEMA.gov](http://www.FEMA.gov))
  - EMI ([www.training.FEMA.gov](http://www.training.FEMA.gov))
  - NJAFM ([www.NJAFM.org](http://www.NJAFM.org))
  - ASFPM ([www.floods.org](http://www.floods.org))



# Any Questions?



Please contact:

NJ State NFIP Coordinator's Office  
NJDEP, Bureau of Dam Safety & Flood Control  
501 East State Street, P.O. Box 419  
Trenton, NJ 08625

(609) 292-2296

[www.nj.gov/dep/floodcontrol](http://www.nj.gov/dep/floodcontrol)

&

[www.njflood.org](http://www.njflood.org)

